

Walter O'Cheskey  
Standing Chapter 13 Trustee  
6308 Iola Avenue  
Lubbock, TX 79424  
(806) 748-1980 Office  
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**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION**

<b>IN RE:</b>	<b>§</b>	
	<b>§</b>	
<b>SYMETHA RAMONA PARKER</b>	<b>§</b>	<b>CASE NO. 07-70508-HDH-13</b>
	<b>§</b>	
	<b>§</b>	<b>HEARING DATE: 01-16-2008</b>
<b>DEBTOR(S)</b>	<b>§</b>	<b>HEARING TIME: 11:00 A.M.</b>

**TRUSTEE'S OBJECTION TO CONFIRMATION**

**TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:**

**COMES NOW WALTER O'CHESKEY**, Standing Chapter 13 Trustee (hereinafter referred to as "Trustee"), and files this his Objection to Confirmation in opposition to confirmation of Debtor's Chapter 13 Plan and Motion for Valuation filed herein by the above debtor(s), and would respectfully show the Bankruptcy court:

1. Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on December 3, 2007.
2. Debtor(s) are below the median income as defined by 11 U.S.C. Sec. 1325
3. Trustee alleges and shows that debtor's most recent plan on file with the court proposes a base of \$12,388.00 (\$326.00 per month for thirty eight months).
4. Trustee alleges that in order to pay all secured, priority and administrative expenses, debtor's base must be \$15,821.60 (\$419.00 per month for the remaining thirty seven months of debtor's plan, see attached Exhibit A).

5. Trustee objects to debtor's plan in that said plan does not comply with 11 U.S.C. 1325 (a) (6) as the plan will not pay as proposed.

WHEREFORE, the Trustee prays that the Bankruptcy Court deny confirmation of the Debtor's Chapter 13 Plan and Motion for Valuation and for such other relief to which this bankruptcy estate may be justly entitled.

Date: January 7, 2008

Respectfully submitted,  
/S/ Walter O'Cheskey  
Walter O'Cheskey, Trustee  
6308 Iola Avenue  
Lubbock, TX 79424

**CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing Trustee's Objection to Confirmation was this date served on the following parties at the addresses listed below by electronic service or by U.S. First Class Mail:

William Neary  
United States Trustee  
1100 Commerce Street, Room 9C60  
Dallas, Texas 75242

Debtor(s):  
SYMETHA RAMONA PARKER  
2011 MCGREGOR  
WICHITA FALLS, TX 76301

Debtors Attorney  
MONTE J WHITE ESQ.  
1106 BROOK AVE HAMILTON PLACE  
WICHITA FALLS, TX 76301

Date: January 7, 2008

/S/ Walter O'Cheskey  
Office of the Standing Trustee

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Debtor:	PARKER
Attorney:	MJW
Presiding Officer:	BEN
Calculation Date:	1/7/2008 12:55

Domestic Support <b>Input name from Plan</b>	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
CITIFINANCIAL	\$2,000.00	10.25%	38	\$61.86	\$2,350.57
WELLS FARGO	\$5,798.91	8.75%	38	\$175.27	\$6,660.34
WELLS FARGO	\$1,945.46	13.00%	38	\$62.73	\$2,383.67
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees <b>Paid Through the Plan</b>	\$2,799.00		\$2,799.00
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Noticing Fees	\$50.96		\$50.96
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Clerk Filing Fees	\$0.00		\$0.00
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Hardacre Minimum	\$0.00	Greater Of ----->	
Chapter 7 Minimum (Gross)	\$0.00		
Less Trustee Fees	\$0.00		
Less Attorney Fees	\$2,799.00		
Less Noticing Fees	\$50.96		\$0.00
Less Clerk Filing Fees	\$0.00		
Less Scheduled Priority Claims	\$0.00		
Less Other (Explain Below)	\$0.00		
Chapter 7 Minimum (Net)	\$0.00		

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$38,218.36
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$15,821.60
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Debtor Plan Base (Monthly Payment X Term)	\$12,388.00
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Surplus (Debtor Plan Base - Calculated Base)	-\$3,433.60
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Comments: